

No. 221

ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

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National Banks

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December 31, 1979

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MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First Security Bank
Billings	First Bank-West Billings First Citizens Bank Rimrock Bank *Montana Bank of Billings (1) Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1) First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	**First Fidelity Bank First Security Bank
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana Montana Bank (1) Trust Corporation of Montana (1) The Village Bank
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1) First Security Bank (1)

Helena	Bank of Montana (1) First Security Bank (1) First Trust Co. of Montana Northwestern Bank of Helena (1) Northwestern Union Trust Co. (1) The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Midstate Bank (1) Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank First Security Bank & Trust Co.
Missoula	First Security Bank (1) Missoula Bank of Montana (1) Montana Bank of South Missoula
Phillipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank
*Opened 3-12-79
**Opened 11-14-79

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.

Billings	First Bank, N.A. First Northwestern National Bank Security Bank, N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	First National Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank First Bank, N.A.—Southside First Bank, N.A.—Western Montana
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United State National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. Richland National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

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Aggregate Resources and Liabilities of (106) State Banks and (3) Trust Companies, December 31, 1979, Compared with Report of (104) State Banks and (3) Trust Companies, December 31, 1978

Amounts In Thousands

RESOURCES	Dec. 31, 1979	Dec. 31, 1978	Decrease- Increase+
Cash and Banks.....	\$ 195,359	\$ 167,970	\$ 27,389+
U.S. Government Bonds.....	201,154	202,519	1,365-
Federal Agency Bonds	116,610	98,501	18,109+
State and Municipal Bonds	247,281	235,898	11,383+
Other Securities.....	6,945	5,705	1,240+
Federal Funds Sold	94,012	43,382	50,630+
Loans and Discounts	1,276,541*	1,155,544*	120,997+
Premises, Furn. & Fix.	39,096	34,682	4,414+
Other Real Estate	2,708	2,331	377+
Other Assets	32,398	23,337	9,061+
Direct Leasing.....	933	1,030	37-
	\$ 2,213,097	\$ 1,970,899	\$ 242,198+
LIABILITIES			
Demand Deposits I.P.C.	\$ 532,930	\$ 513,777	\$ 19,153+
Time Deposits of I.P.C.	1,190,450	1,049,424	141,026+
U.S. Government Deposits	6,437	7,119	682-
Other Public Deposits	207,880	166,384	41,496+
Deposits of Comm'l. Banks	12,446	9,006	3,440+
Other Deposits	21,233	21,558	325-
Federal Funds Purchased	26,447	26,769	322-
Borrowed Funds.....	8,722	3,657	5,065+
Other Liabilities.....	27,911	18,708	9,203+
Cap. Notes and Debentures	4,158	3,608	550+
Common Capital Stock	61,123	57,967	3,156+
Surplus	67,039	58,463	8,576+
Undivided Profits & Cap. Res.	46,321	34,459	11,862+
	\$ 2,213,097	\$ 1,970,899	\$ 242,198+
*After Deduction of			
Loan Loss Reserves	\$ 10,748	\$ 9,857	\$ 891+

Aggregate Resources and Liabilities of (56) National Banks in Montana, December 31, 1979, Compared with Reports of December 31, 1978**

Amounts In Thousands

RESOURCES	Dec. 31, 1979	Dec. 31, 1978	Increase+ Decrease-
Cash and Banks.....	\$ 285,675	\$ 263,105	\$ 22,570+
U.S. Government Bonds.....	160,646	149,973	10,673+
Federal Agency Bonds	62,053	55,601	6,452+
State and Municipal Bonds	345,344	333,435	11,909+
Other Securities.....	11,481	14,006	2,525-
Federal Funds Sold	124,841	70,154	54,687+
Loans and Discounts	1,591,649*	1,518,716*	72,933+
Premises, Furn. & Fix.	51,439	42,869	8,570+
Other Real Estate	1,641	4,647	3,006-
Other Assets	37,536	29,013	8,523+
Direct Leasing.....	6,112	5,823	289+
	\$ 2,678,417	\$ 2,487,342	\$ 191,075+
LIABILITIES			
Demand Deposits of I.P.C.....	\$ 611,912	\$ 609,001	\$ 2,911+
Time Deposits of I.P.C.	1,454,338	1,300,250	154,088+
U.S. Government Deposits	3,590	6,306	2,716-
Other Public Deposits	209,784	197,597	12,187+
Deposits of Comm'l Banks	47,778	51,633	3,855-
Other Deposits	22,388	23,290	902-
Federal Funds Purchased	58,895	62,793	3,898-
Borrowed Funds.....	17,089	11,293	5,796+
Other Liabilities.....	47,166	40,203	6,963+
Cap. Notes & Debentures	19,107	17,959	1,148+
Common Capital Stock	67,474	65,958	1,516+
Surplus	67,923	66,009	1,914+
Undivided Profits	50,750	34,698	16,052+
Capital Reserves.....	223	352	129-
	\$ 2,678,417	\$ 2,487,342	\$ 191,075+
*After Deduction of			
Loan Loss Reserves	\$ 15,245	\$ 13,834	\$ 1,411+
Grand Total — All Banks			
in Montana	\$ 4,891,514	\$ 4,458,241	\$ 433,273+

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1979	Dec. 31, 1978	NATIONAL BANKS	Dec. 31, 1979	Dec. 31, 1978
Loans as Percentage of Total Assets	57.89%	58.91%	Loans as Percentage of Total Assets	59.65%	61.27%
Loans as Percentage of Total Deposits	65.30%	66.15%	Loans as Percentage of Total Deposits	68.38%	70.04%
Capital and Reserve a/c's as Percentage of Total Assets	8.52%	8.46%	Capital and Reserve a/c's as Percentage of Total Assets	8.19%	7.95%
Capital and Reserve a/c's as Percentage of Total Deposits	9.61%	9.50%	Capital and Reserve a/c's as Percentage of Total Deposits	9.39%	9.09%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	20.11%	20.96%	Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	18.99%	18.88%
Time Deposits as Percentage of Total Deposits I.P.C.	69.08%	67.13%	Time Deposits as Percentage of Total Deposits I.P.C.	70.39%	68.10%
Demand Deposits as Percentage of Total Deposits I.P.C.	30.92%	32.87%	Demand Deposits as Percentage of Total Deposits I.P.C.	29.61%	31.90%